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Substitute for form 1449B/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

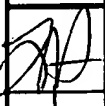

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Sheet 1 of 1

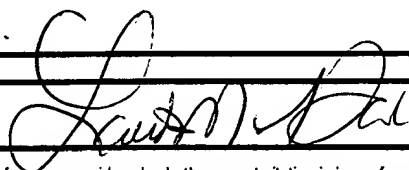
**Complete if Known**

Application Number	09/821,263
Filing Date	March 29, 2001
First Named Inventor	Robert Trende
Group Art Unit	2164
Examiner Name	
Attorney Docket Number	AP32947 070457.0988

**OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS**

Examiner Initials <sup>*</sup>	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		MasterCard International Press Release: "MasterCard Launches Electronic Bill Presentment for Complete Online Billing Solution," Online, March 28, 2000, retrieved from Internet: URL: <a href="http://www.mastercardintl.com/about/press/presreleases/cgi?id=290&amp;rpps=1">http://www.mastercardintl.com/about/press/presreleases/cgi?id=290&amp;rpps=1</a> on 6/19/2002	
		Avolent Press Release: "MasterCard's OFX-Based Hub to Greatly Enhance Connectivity Between Customer and Biller Service Providers," JustInTime, Online, March 28, 2000, retrieved from Internet: <URL: <a href="http://www.justintime.com/news/releases/2000_03_28.html">http://www.justintime.com/news/releases/2000_03_28.html</a> > on 6/19/2002	
		Online Resources Press Release: "Online Resources Links Financial Institution to MasterCard Network for Bill Presentment," Online Resources, March 28, 2000, retrieved from Internet: <URL: <a href="http://www.orcc.com/admin.asp?aID=news&amp;sID=overview&amp;ssID=2&amp;tID=13">http://www.orcc.com/admin.asp?aID=news&amp;sID=overview&amp;ssID=2&amp;tID=13</a> > on 6/19/2002	

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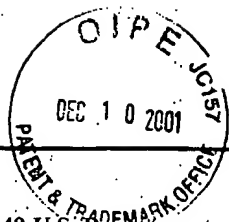
Examiner  
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3/17/06

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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Page 1 of 1

<b>Form PTO-1449 U.S. Department of Commerce (REV. 2-82) Patent and Trademark Office</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use several sheets if necessary)	Atty. Docket No. 070457.0988 (AP32947)	Serial No. 09/821,263
	Applicant Trende et al.	
	Filing Date March 29, 2001	Group 2164

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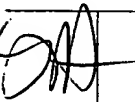
**U.S. PATENT DOCUMENTS**

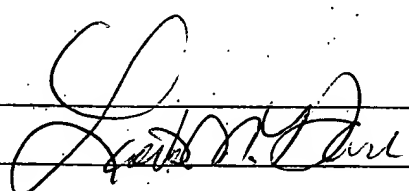
*Exam. Init.	Document No.	Date	Name	Class	Subclass	Filing Date if Appro.

**FOREIGN PATENT DOCUMENTS**

Document No.	Date	Country	Class	Subclass	Translation Yes No

**OTHER DOCUMENTS (including Author, Title, Date, Pertinent Pages, Etc.)**

	Open Financial Exchange Specification, Edition, 1.5.1., November 23, 1998, (see www.ofx.net).

Examiner 	Date Considered 3/17/06
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\* Examiner: Initial citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

NY02:359674.1



<b>Form PTO-1449</b> <b>Department of Commerce</b> <b>(REV. 2-82) Patent and Trademark Office</b>  <b>INFORMATION DISCLOSURE STATEMENT</b> <b>BY APPLICANT</b>  <b>(Use several sheets if necessary)</b>	<b>Atty. Docket No.</b> 070457.0988 (AP32947)	<b>Serial No.</b> 09/821,263
	<b>Applicant</b> Trende et al.	
	<b>Filing Date</b> March 29, 2001	<b>Group</b> 2164

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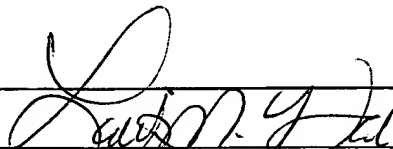
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SA		5	8	3	2	4	6	0	11/03/98	Bednar et al.	705	27	
SA		5	6	9	9	5	2	8	12/16/97	Hogan	395	240	

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Document No.								Date	Country	Class	Subclass	Translation	
												Yes	No

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SA			Open Financial Exchange Specification, Edition 1.5.1., November 23, 1993, (see www.ofx.net).

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